



Atty. Dkt. No. 057898-0107

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicant: Danne L. Buchanan, et al.  
Title: METHODS AND SYSTEMS FOR  
PROCESSING FINANCIAL  
INSTRUMENT DEPOSITS  
Appl. No.: 10/622,832  
Filing Date: 07/21/2003  
Examiner: Nga B. Nguyen  
Art Unit: 3692  
Confirmation Number: 4784

**TERMINAL DISCLAIMER**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

Your Petitioner, NetDeposit Inc., having its principal place of business at 4141 South Highland Drive, Salt Lake City, Utah 84124, represents that it is the owner of the entire right, title, and interest in and to U.S. Patent Application Serial No. 10/622,832, filed 07/21/2003, which is a continuation of U.S. Patent Application No. 09/676,956, filed 10/02/2000, now U.S. Patent No. 7,216,106; and which is also a continuation of 09/560,779 filed 04/28/2000, now U.S. Patent No. 7,181,430, by virtue of an Assignment filed and recorded on 12/22/2006, on Reel/Frame 018718/0058, in the United States Patent and Trademark Office, of which an Abstract of Title is attached hereto as APPENDIX A. Further, your Petitioner represents that it is the owner of U.S. Patent No. 7,181,430, which issued on U.S. Patent Application No. 09/560,779, filed 04/28/2000, by virtue of an Assignment filed and recorded on 05/02/2003, on Reel/Frame 014023/0926, in the United States Patent and Trademark Office, a copy of which is attached hereto as APPENDIX B.

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Your Petitioner, NetDeposit, Inc., hereby disclaims, subject to the limitations to follow, the terminal part of the term of any patent granted on the above identified patent application which would extend beyond the full statutory term, as shortened by any terminal disclaimer, of U.S. Patent 7,181,430, and hereby agrees that any patent so granted on the above identified patent application shall be enforceable only for and during such period that the legal title to U.S. Patent 7,181,430 shall be the same as the legal title to any patent granted on the above identified patent application, this agreement to run with any patent granted on the above identified patent application and to be binding upon the grantee, its successors or assigns.

In making the above disclaimer, Petitioner does not disclaim any terminal part of any patent granted on the above identified patent application, prior to the full statutory term of U.S. Patent 7,181,430 as defined in 35 U.S.C. §§154-156 and 173, in the event that U.S. Patent 7,181,430 expires for failure to pay a maintenance fee, is held unenforceable or is found invalid in a final judgment by a court of competent jurisdiction, is statutorily disclaimed in whole or terminally disclaimed under 37 CFR §1.321(a), has all claims canceled by a reexamination certificate or as a result of an interference proceeding, or is otherwise not deemed to provide the rights conveyed by 35 USC §154, prior to the full statutory term of U.S. Patent 7,181,430 as defined in 35 USC §§154-156 and 173, except for the separation of legal title stated above. Further, Petitioner does not disclaim any terminal part of a patent granted on the above identified patent application that would extend beyond the present termination of U.S. Patent 7,181,430, in the event that such present term is extended by virtue of compliance with the conditions for term extension of any present or future patent term extension provisions of the patent law, including but not limited to 35 U.S.C. §§155, 155A or 156, and without waiving Petitioner's right to extend the term of a patent granted on the above identified patent application to the extent provided by law. Additionally, this terminal disclaimer shall be effective only if a patent is granted on the 10/622,832 patent application within twelve months from the date hereof.

The undersigned, being the Attorney of Record for the above identified patent application, and duly authorized to act on behalf of Petitioner, certifies that he has reviewed the Assignments attached as APPENDICES A and B, and to the best of his knowledge and

belief, legal title to the above identified patent application and U.S. Patent 7,181,430 rests with Petitioners. The undersigned declares that all statements made herein of his own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001, Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the above-identified application or any patent issuing therefrom.

Respectfully submitted,

Date October 30, 2007

By 

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